

2007 Open Enrollment For Dental Benefits

- For participants who are receiving long-term disability benefits
- For COBRA participants

Welcome to the 2007 Open Enrollment Period. There have been no changes to the dental programs for 2007.

What Can I Do During Open Enrollment?

From October 16 through November 3, 2006 you may make the following changes to your coverage:

- Drop dental coverage
- Change from one dental program to another
- Add or drop family members covered

Any changes that you make will become effective on January 1, 2007. If you do not want to make a change to your dental coverage, you do not need to do anything. Dental coverage will be discontinued if you do not remit the required premiums. Also, COBRA coverage will be discontinued as of the end of the applicable COBRA period.

Dental Programs Available As Of January 1, 2007

- CIGNA Dental Health Program (DMO)
- CIGNA PPO Dental Program
- Dental Assistance Program, administered by Eastern Benefit Systems (EBS)

What Is The Cost Of Coverage in 2007?

For participants who are receiving long-term disability benefits

Dental Program	Coverage		
	One Person	2 People	3 or More People
CIGNA Dental Health Program (DMO)	\$ 5.00	\$10.00	\$19.00
CIGNA Dental PPO Program	\$10.11	\$20.86	\$34.23
Eastern Benefit Systems, Inc	\$ 5.00	\$10.00	\$19.00

For COBRA participants

Dental Program	Coverage		
	One Person	2 People	3 or More People
CIGNA Dental Health Program (DMO)	\$21.52	\$40.10	\$64.83
CIGNA Dental PPO Program	\$31.05	\$65.95	\$92.50
Eastern Benefit Systems, Inc	\$22.99	\$48.86	\$68.51

How Do I Make A Change To My Dental Coverage?

If you decide to make a change for 2007, you must complete a new enrollment form. Forms are available from the Benefits Office at (631) 344-5126, (631) 344-2877 or (800) 353-5321. Completed forms must be returned to the Benefits Office, Bldg. 185 by November 3.

You may only make changes to your coverage during the Open Enrollment period or when a qualifying event occurs. Qualifying events allow you to make certain changes to your coverage if you notify the Benefits Office within a limited period of time from the date of the event. Qualifying events may include changes in: legal marital status, number of dependents, dependent status, employment status, work schedule, place of residence, or worksite. The qualifying event must relate to the change in coverage that you request. Additional information on qualifying events is available in the Benefits Office.

Where Can I Get More Information On The Programs?

Additional information, including provider directories, is available through the Benefits Office at (631) 344-5126, (631) 344-2877 or (800) 353-5321 and through the following websites and telephone numbers.

Dental Program	Website	Telephone #
CIGNA Dental Health (DMO)	www.cigna.com	(800) 367-1037
CIGNA Dental PPO	www.cigna.com	(888) 336-8258
Eastern Benefit Systems, Inc	Not applicable	(800) 524-0227

